

1. It is respectfully submitted that the combination of Schutzer and Smith fails to provide the recited subject matter. For example, Applicant is unable to find in Schutzer or Smith a teaching of a method for allowing selective access by a client of a collection agency to information including debt collection information from debt collection by the collection agency from one or more debtors which stores and processes debt collection information as recited in claim 1. For example, the rejection states that Schutzer . “. . . is silent regarding the data including debt collection information.” The rejection then relies on Smith to provide access to debt collection information. However, in contrast to the present subject matter, Smith relates to a call record scheduling system and method. Thus, the combination of the Smith patent with the Schutzer patent fails to provide the recited subject matter of claim 1, since, among other things, Applicant is unable to find where the cited patents provide for selective access of the information by one or more clients of a collection agency, as recited in claim 1.

Reconsideration and allowance of claim 1 are respectfully requested.

Claims 2-20 were rejected under 35 USC § 103(a) as being unpatentable over Schutzer et al. (U.S. Patent 5,920,848) and Smith (U.S. Patent 5,822,400), as modified above, and further in view of Goode et al. (U.S. Patent 6,163,272).

Claims 2 and 3 were amended as shown above. Claims 2-20 depend on independent claim 1, which was discussed above. Insofar as the rejections are applied to the amended claims, Applicant respectfully traverses the rejection of claims 2-20 as being “unpatentable over Schutzer et al. . . . and Smith . . . as modified above, and further in view of Goode.” The discussion above supporting the patentability of claim 1 is repeated herein to show the patentability of dependent claims 2-20. Furthermore, concerning the remarks found in Paragraph 4, the rejection concludes:

Merely providing an automatic means to replace a manual activity which accomplishes the same result is not sufficient to distinguish over the prior art For example, simply automating a system that was previously performed or accessed manually or by paper correspondence does not increase the value of the information being transacted, it merely performs the transaction with increased speed, whereby the end result is still the same. . . .

Applicant respectfully traverses these assertions on several grounds. It is respectfully submitted that the recited system provides additional benefits that prior art paper systems cannot offer. For example, the present system allows a client representative to get a detailed picture of the debt collection status of individual accounts which is updated as collections progress and as the database is updated. Paper systems incur time-consuming collection of information and delays in transmitting the information to the client. Furthermore, in some cases the information received by the client may need to be re-entered from paper to electronic form. Delay in paper-based systems may introduce errors in the accuracy of the reports. In varying embodiments, the present system provides a client the opportunity to see relatively quickly what accounts are problematic and to get a more accurate snapshot of their collection efficiency. It can also provide the client with a tool for avoiding further incursions of debt with problematic debtors at a much quicker rate than any paper system.

Another feature of the present system is that the client has tremendous flexibility in viewing only the accounts of interest. This means that the client is interactively selecting the accounts to monitor and does not need to sort through an entire paper report (or even take the time to request a paper report).

Another feature is that the client can access the information at various access points. The client no longer is attached to a particular location for receipt of information and can electronically share the information, if desired.

Another feature of some embodiments is that the client can selectively view information in accordance with an access scheme, and need not redact or reformat paper documents for certain eyes only.

These advantages are not exclusive or exhaustive of the present system; other benefits are provided by the system which are not discussed herein. Applicant respectfully requests reconsideration of the claimed subject matter and withdrawal of the assertions and obviousness rejections.

Reconsideration and allowance of claims 2-20 are respectfully requested.

AMENDMENT & RESPONSE UNDER 37 C.F.R. § 1.116 - EXPEDITED PROCEDURE
Serial Number: 09/435,198
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Title: COLLECTION AGENCY DATA ACCESS METHOD

Page 5
Dkt: 1148.002US1



Reservation of Right to Swear Behind References

Applicant reserves the right to swear behind any references which are cited in a rejection under 35 U.S.C. §§102(a), 102(e), 103/102(a), and 103/102(e). Statements distinguishing the claimed subject matter over the cited references are not to be interpreted as admissions that the references are prior art. In traversing these rejections, Applicant expressly maintains the right to swear behind the cited references.

Conclusion

Applicant respectfully submits that the claims are in condition for allowance and notification to that effect is earnestly requested. The Examiner is invited to telephone Applicant's attorney (612/373-6912) to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

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Respectfully submitted,

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Date

Sep. 11, 2002

By

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: Box AF, Commissioner of Patents, Washington, D.C. 20231, on this 11-day of September, 2002.

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